



Malta | Domestic Multi-lateral Interchange Fees

Consumer			
Product	Fee Type	General	Bill Payments ² and Government Payments ³
Visa Consumer Debit	Contactless	0.15%	0.15% (capped at €0.20)
Visa Consumer Prepaid	Secure ¹ Non-Secure		
Visa Consumer Credit	Contactless	0.30%	0.30% (capped at €0.25)
Visa Consumer Deferred Debit	Secure Non-Secure		

Commercial				
Product	Fee Type	General	Bill Payments and Government Payments	Petrol ⁴
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.35%	€ 0.25	1.00%
Visa Business Prepaid	Electronic Commerce Standard	1.45% 1.60%		
Visa Business Credit	EMV Chip (Incl. Contactless)	1.35%	€ 0.25	1.00%
Visa Business Deferred Debit	Electronic Commerce Standard	1.45% 1.60%		
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30% (capped at €0.25)	-
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.60%	€ 0.25	1.00%
Visa Platinum Business Prepaid	Electronic Commerce	1.70%		
Visa Infinite Business Debit	Standard	1.85%	€ 0.25	1.00%
Visa Infinite Business Prepaid				
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.60%	€ 0.25	1.00%
Visa Platinum Business Deferred Debit	Electronic Commerce	1.70%		
Visa Infinite Business Credit	Standard	1.85%	€ 0.25	1.00%
Visa Infinite Business Deferred Debit				
Visa Corporate ⁶	EMV Chip (Incl. Contactless)	1.55%	€ 0.25	1.00%
	Electronic Commerce Standard	1.65% 1.80%		
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.30% (capped at €0.25)	-
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% ⁵	€ 0.25	1.00%
	Electronic Commerce Standard	1.65% ⁵ 1.80% ⁵		

¹ Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

² Bill Payments: Merchant Category Code (MCC) 4900—Utilities—Electric, Gas, Water, and Sanitary

³ Government Payments: MCC 9399—Government Services (Not Elsewhere Classified); MCC 9311—Tax Payments; MCC 9222—Fines; MCC 9211—Court Costs, Including Alimony and Child Support

⁴ Petrol: Merchant Category Code (MCC) 5541—Service Stations (With or without Ancillary Services); MCC 5542—Automated Fuel Dispensers

⁵ Visa Purchasing acquirers may receive an additional interchange incentive of EUR 0.50 if they submit the transaction with additional data: "Visa Global Invoicing System and Line Item Detail" (VGIS/LID).

⁶ Includes deferred debit, credit and prepaid.

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